



J.P. Morgan Personal Investing Account Linking Terms

Version 1.0

Effective from 3 November 2025.

About these terms

These terms cover the way that J.P. Morgan Europe Limited (Chase) may introduce you to J.P. Morgan Personal Investing Limited (J.P. Morgan Personal Investing), and what will happen if you choose to link your Chase and J.P. Morgan Personal Investing accounts.

These terms add to our General Terms and Conditions. If there's a conflict between any term in the General Terms and Conditions and one here, then the term here will apply. You can find a copy of these terms and the General Terms and Conditions in the app.

J.P. Morgan Personal Investing is a J.P. Morgan company which offers investment products. Investments not guaranteed by JPMorgan Chase Bank, N.A. J.P. Morgan Personal Investing is a trading name of J.P. Morgan Personal Investing Limited, authorised and regulated by the FCA. Financial Services Register: 552016. Registered in England & Wales with company number 07503666. Office: 25 Bank St, Canary Wharf, London E14 5JP.

Introducing you to J.P. Morgan Personal Investing

We may introduce you to J.P. Morgan Personal Investing through our app, with a view to J.P. Morgan Personal Investing providing you with discretionary investment management services or advice. Just so you know, when we do this, we're not recommending that J.P. Morgan Personal Investing's services are suitable or appropriate for you.

For more information about the services it offers, please head to [J.P. Morgan Personal Investing's website](#). Before applying, you should consider if a J.P. Morgan Personal Investing account and its features are suitable for you and your investment needs.

To make it easier and quicker for you to sign up, we may pass on some of your personal information to J.P. Morgan Personal Investing. We'll ask for your consent before we do this.

As with all investing, your capital is at risk. The value of your portfolio with J.P. Morgan Personal Investing can go down as well as up, and you may get back less than you invest. Tax treatment depends on your individual circumstances and may be subject to change in the future.

To become a J.P. Morgan Personal Investing customer, you'll need to meet J.P. Morgan Personal Investing's eligibility criteria and successfully complete its onboarding checks. Just so you know, J.P. Morgan Personal Investing does not offer services to U.S. tax residents.

J.P. Morgan Personal Investing provides investment services, not Chase

J.P. Morgan Personal Investing's terms and conditions will apply to your relationship with J.P. Morgan Personal Investing and the investment management and advice services that J.P. Morgan Personal Investing offers. Chase will not provide regulated investment

services to you.

Our role is only to introduce you to J.P. Morgan Personal Investing, so that you can receive its discretionary investment management and/or advisory services. Because our introduction is not a regulated investment service, it will not have the benefit of client protections that apply to regulated investment services. For example, you may not be able to refer complaints to the Financial Ombudsman Service, or be eligible for compensation under the Financial Services Compensation Scheme, in relation to the introduction to J.P. Morgan Personal Investing by Chase. However, if you choose to sign up to investment services from J.P. Morgan Personal Investing, you'll benefit from the protections for clients receiving regulated investment services that J.P. Morgan Personal Investing provides, as described in the J.P. Morgan Personal Investing terms.

If you have any questions about J.P. Morgan Personal Investing, the services it offers, or about your J.P. Morgan Personal Investing pots, please contact J.P. Morgan Personal Investing.

Linking your J.P. Morgan Personal Investing and Chase accounts

You can tell us to link your J.P. Morgan Personal Investing and Chase accounts. If you do, we'll ask you to confirm with J.P. Morgan Personal Investing that you're happy for us to do this via the J.P. Morgan Personal Investing app. J.P. Morgan Personal Investing will then give us access to information about your J.P. Morgan Personal Investing pot balances, and the performance of your J.P. Morgan Personal Investing pots.

This information will appear in the Chase app so that you can see details of your Chase and J.P. Morgan Personal Investing accounts in one place.

We're not responsible for checking that the information provided by J.P. Morgan Personal Investing is correct. Please contact J.P. Morgan Personal Investing if you have any questions about your J.P. Morgan Personal Investing pots or investments.

You'll be able to use the Chase app to make a payment into your J.P. Morgan Personal Investing account. Please see Chase's General Terms and Conditions for more information on how we make payments. You will not be able to make payments directly into any J.P. Morgan Personal Investing pension pots from within the Chase app.

Just so you know, you can only link a J.P. Morgan Personal Investing account in your own name to your Chase account.

If you no longer want to link your Chase and J.P. Morgan Personal Investing accounts

If you no longer want to see your J.P. Morgan Personal Investing investment pots in the Chase app, please contact J.P. Morgan Personal Investing's support team and they'll help you unlink your accounts.

Costs and Charges

We won't charge you for introducing you to J.P. Morgan Personal Investing, or for linking your J.P. Morgan Personal Investing and Chase accounts.

But we do receive a payment from J.P. Morgan Personal Investing in return for making this introduction if you are a new J.P. Morgan Personal Investing customer and sign up to J.P. Morgan Personal Investing as a result of the introduction. Please let us know if you'd like more information on this payment.

J.P. Morgan Personal Investing will charge fees for providing its services, and other charges may also apply when you use its services. For more information, please see the [J.P. Morgan Personal Investing website](#).

Your personal data

We'll share information about you with J.P. Morgan Personal Investing when your accounts are linked. This will include your name, surname, email address and phone number. We may also send you email marketing for Chase services if you've opted into receiving marketing from us. We also share data with the wider J.P. Morgan group so they can help us provide you with J.P. Morgan Personal Investing services or to meet legal or regulatory obligations. Please see the privacy policy for more information.