



Investments £100 Cash Reward Terms and Conditions

Version 1.0

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 (formerly called Nutmeg Saving and Investment Limited or "Nutmeg" until 3 November 2025)

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 and invest £1000 or more for at least 12 months from the Offer End Date (below), provided you qualify for the offer and comply with these terms.

The offer entry period starts at 00:00 GMT on 16 February 2026 ("Offer Start Date") and closes at 23:59 GMT on 5 May 2026 ("Offer End Date").

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 16 February 2026 and 23:59 GMT on 5 May 2026 ("Offer Period"):

- 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 16 February 2026 and 23:59 GMT on 5 May 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 during the Offer Period. 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 £1000 (“Minimum Contribution Amount”) to one or more JPM PI products, which can be split into multiple contributions across different JPM PI products (General Investment Account, Stocks & Shares ISA, Lifetime ISA, Junior ISA or Personal Pension). JPM PI products have minimum investment amounts which you’ll need to meet (specified in Section 1.1 of the J.P. Morgan Personal Investing Standard Terms and Conditions) but this will count towards the Minimum Contribution Amount for this offer.
- Keep the Minimum Contribution Amount invested for at least 12 months from the Offer End Date until at least 23:59 GMT on 5 May 2027 (“Investment Period”).
- 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.
- At the end of the Investment Period, be a customer of Chase with a Chase Current Account and have one or more JPM PI products with a total balance that meets the Minimum Contribution Amount in accordance with these terms.
- 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.

What counts as maintaining the Minimum Contribution Amount

The total balance in your JPM PI products should remain at least £1000 at the end of the Investment Period. If your balance is less than this because you have withdrawn from, transferred out of, or closed your JPM PI account, you will no longer be eligible for the offer.

Returns on your investments will count towards your total balance but we will not deduct any losses. If you would meet the Minimum Contribution Amount, were it not for market losses on your investments, you will still remain eligible for the £100 cash reward.

When and how the £100 cash reward will be paid

You will receive a £100 cash payment into your JPM PI account by 31 May 2027 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 customer profile to let you know the offer has been fulfilled.

We aren't responsible if you don't get emails or notices from us because we've used out-of-date contact details. That's why it's really important that you:

- Update your contact details via the JPM PI app if your email or other contact details change; and
- Check your emails and secure messages regularly.

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.

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: <https://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

Copyright © 2026 J.P. Morgan Personal Investing Limited.

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

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.