



# Refer a friend terms - Referrer

Version 1.0

## Our refer a friend offer

These terms are for existing Chase customers and potential new Chase customers in the UK who want to take advantage of our Refer a friend offer. We will notify you if you are eligible to refer a potential customer under this offer.

**You:** A Chase customer or potential new UK customer who intends to take advantage of the Refer a friend offer from Chase.

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

**JPMorgan Group:** Any company that controls or is controlled directly or indirectly by JPMorgan Chase & Co., or is under common control with JPMorgan Chase & Co. A company has 'control' if it can direct the management and policies of another company through, for example, ownership of shares (and voting rights) or by a contract.

## If you're inviting someone to join Chase

Both you and the new Chase customer will get £50 credited to your rewards balance if you are eligible for the offer and comply with these terms.

You (the "referrer") must comply with the following conditions to benefit from this offer:

- You must generate a referral code by accessing this offer in the rewards section of the Chase app. You can find instructions on exactly how to generate referral codes within the app. You can generate up to 5 referral codes.
- Once you have generated a referral code, you must share it with a potential new Chase customer (each a "referee"). You can find more information on how to do this in our app and on our website.
- After the referee has joined Chase, they must submit the referral code in the rewards section of the Chase App to link with you and activate the offer.
- Each code is designed for single use only, allowing only one referee to link per code.
- If a referral code is linked to a referee, but that referee fails to meet all of the conditions in these terms within 30 days of opening their first Chase account, you will not be able to reuse the referral code or generate a replacement referral code (i.e. you will have one fewer referral code to use)

You must not:

- Share referral codes publicly for any paid promotion, for example online advertising, or “spam” anyone with referral codes. You must only send referral codes to those you know.
- Take any action or behave in any way that would bring Chase into disrepute.
- Close your last Chase account or deactivate rewards until the referral award is paid.
- If you are a staff member of JPMorgan Group, refer another staff member or a client of JPMorgan Group by providing them with your referral code. You are considered a staff member of JPMorgan Group if you are a current employee, worker, contractor, agent, director or officer of JPMorgan Group or its branches, subsidiaries or affiliates. You are considered a client of JPMorgan Group if you are a current client, customer, supplier, vendor or other business partner of JPMorgan Group.

## **If you’ve been invited to join Chase**

You (as a referee) must:

- Be eligible to join Chase (you can find more information on our eligibility criteria on our website) and not have applied to join Chase prior to 3 December 2025.
- Download the Chase App and open a Chase account so you can avail of this offer.
- Select this offer in the rewards section of the Chase app and use the referral code you’ve been sent to link with the referrer and activate this offer. You must use the code to activate this offer within 30 days of opening your first Chase account.
- Deposit a total of at least £1,000 into a Chase account within 30 days of opening your first Chase account. The deposit amount can be accumulated through multiple deposits within the 30-day period. That means that you qualify if, for example, you initially deposit £500, spend £250, and subsequently deposit another £500.
- Be comfortable with us notifying the referrer once you satisfy these conditions.
- Not close your last Chase account or deactivate rewards until the referral award is paid.
- Not use a JPMorgan Group staff member’s referral code when you sign up to become a Chase customer if you are a staff member; or a client of JPMorgan Group who is known to the staff member in the context of a business relationship due to that staff member’s role with JPMorgan Group. Neither the referrer nor the referee will be eligible to receive any reward in the event that a staff member makes a referral to a staff member or client of JPMorgan Group.

## **Codes**

All referral codes are single use only, and it is the responsibility of the referrer to ensure the code they shared with a referee has not been shared elsewhere. If the referee finds the referral code shared with them has already been used, they will need to contact the referrer to request a new referral code.

When we notify you that the Refer a friend offer is ending:

- Referral codes cannot be generated after the offer end date.
- Any referral codes which have not been generated on or before the offer end date will be forfeited.
- Referees who join Chase on or before the offer end date may use a referral code generated on or before the offer end date. They will have 30 days from opening their first Chase account to use the code and deposit £1,000. Any remaining referral codes not used by these referees within the 30 days will be forfeited.
- Customers who join Chase after the offer end date will not be able to use any codes generated on or before the offer end date.

## **Rewards**

Please note:

- Referral awards will be credited when the referee meets all of the conditions in these terms.
- Referral awards will be credited to the referrer’s and referee’s respective rewards balances.
- You must transfer your rewards balance to either a Chase saver or current account and redeem the balance before leaving Chase. Otherwise it will be lost.
- The reward amount is £50 each for the referrer and the referee.

## **Making changes to this offer**

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. 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 reverse any referral awards paid to you.

## **Other terms that apply if you use this offer**

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

Please refer to the General Account Terms and Conditions 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

## **Our 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.