



Refer a Friend Terms

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These terms are for existing Chase customers and potential new customers in the UK who want to take advantage of our Refer a friend offer.

Who are these terms between?

You - A Chase UK customer or potential new 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.

If you're inviting a friend to join Chase

Both you and the new Chase customer will get £20 paid into your accounts if you comply with these terms.

How it works

You must:

- share your referral code with the new Chase customer via an approved method

The new customer must:

- be eligible to join Chase
- use your referral code when they sign up to become a Chase customer
- not have opened or tried to open a current account with Chase before
- activate rewards in the Chase app
- pay in at least £20 to their Chase account within 30 days

You must not:

- share your referral code publicly for any paid promotion, for example online advertising
- take any action or behave in any way that would bring Chase into disrepute
- If you are a Staff Member of JPMorgan, refer another Staff Member or a Client of JPMorgan by providing them with your referral code. You are considered a Staff Member of JPMorgan if you are a current employee, worker, contractor, agent, director or officer of JPMorgan or its branches, subsidiaries or affiliates. You are considered a Client of JPMorgan if you are a current client, customer, supplier, vendor or other business partner of JPMorgan.

You can refer as many people as you like – but you'll only get a £20 reward for the first 20 friends you successfully refer.

If you've been invited to join Chase

Both you and the existing Chase customer will get £20 paid into your accounts if you comply with these terms.

How it works

The existing customer must:

- share their referral code with you via an approved method

You must:

- be eligible to join Chase
- use your friend's referral code when you sign up to become a Chase customer
- not have opened or tried to open a current account with Chase before
- activate rewards in the Chase app
- pay in at least £20 to your Chase account within 30 days
- Not use a Staff Member's referral code when you sign up to become a Chase customer if you are a Staff Member; or a Client who is known to the Staff Member in the context of a business relationship due to that Staff Member's role with JPMorgan. Neither the referor 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.

Making changes to this offer

We may change, suspend or terminate this offer at any time, for any reason, without notice.

Other terms that apply if you use this offer

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.

Please refer to the General Account Terms & 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.