



Chase Freedom Fact Sheet

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What is Chase Freedom?

- ✓ **Chase Freedom** is the first and only credit card that gives consumers ultimate control and flexibility over their rewards options.
- ✓ **Chase Freedom** allows cardmembers to change the types of rewards – cash and rewards points – they earn as their needs change without ever leaving rewards behind.
- ✓ **Chase Freedom** was developed based on extensive Chase market research in which thousands of consumers resoundingly indicated they want greater choice and flexibility with their credit cards and rewards programs to adapt to their changing needs.

Chase Freedom Highlights

- ✓ **Chase Freedom** is the only card that gives consumers the freedom to choose their rewards – cash back or rewards points – and the freedom and flexibility to CHANGE back and forth without ever leaving any rewards on the table or settling for rewards of lesser value.
- ✓ **Chase Freedom** offers the same security and privacy protections consumers and merchants have come to expect from Chase. Cardmembers can use **Chase Freedom** anywhere Visa and MasterCard are accepted.
- ✓ **Chase Freedom** makes it easy for cardmembers to earn rewards. For cash back cardmembers, there is a simple earning structure. The robust rewards allow cardmembers to earn points and have their choice of leading retailer and restaurant gift certificates (e.g., Amazon), travel rewards (e.g., United, Marriott) and merchandise (e.g., Sony).
- ✓ **Chase Freedom** is **blink**-enabled, allowing fast and easy purchases through contactless payment systems at 30,000 merchant locations nationwide. Using Chase cards with **blink** reduces transaction time by as much as 40 percent, benefiting both consumers and merchants.
- ✓ With **Chase Freedom**, cardmembers can redeem rewards as soon as they have earned \$50 in cash rewards or 1,000 points.

What makes Chase Freedom Unique?

- ✓ While many rewards programs exist, most lock consumers into a rigid system of rules and limited redemption options. **Chase Freedom** breaks that tradition by giving cardmembers the ability to seamlessly change between cash back and points.
- ✓ Existing Chase customers may choose to change to **Chase Freedom** to enjoy the new benefits and the freedom to change between cash and points that this new product offers.
- ✓ **Chase Freedom** offers an unmatched cash back rewards program. For customers earning cash back, the more they save, the more they earn with \$50 in bonus cash for every \$200 in rewards.
- ✓ **Chase Freedom's** simplified rewards program offers many benefits for consumers including: triple rewards earned on eligible everyday purchases at grocery stores, gas stations and quick service restaurants and the flexibility to change between cash back and rewards.
- ✓ With **Chase Freedom** there is no loss of cash or points when changing between rewards.
- ✓ With **Chase Freedom** there is no annual fee.

How to Apply for Chase Freedom

Consumers may apply for the **Chase Freedom** credit card beginning September 18, 2006 online at www.chase.com/freedom, by calling 1.800.U.Choose (1-800-824-6673), or by visiting their local Chase branch bank for assistance applying for the card and for more information.