



Chase Freedom Fact Sheet

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What is Chase Freedom^(SM)?

- ✓ **The first and only rewards program** driven by consumers' actual month-to-month spending patterns.
- ✓ Customers can **change the types of rewards – cash and reward points – they earn** as their needs change, taking rewards with them.
- ✓ Chase Freedom's **new statement credit** feature **enables customers to use reward points more quickly and gives them the ability to redeem them for anything they can purchase on their credit card.**
- ✓ Customers can **earn triple rewards in their top three of 15 Everyday categories.**
- ✓ Extensive Chase market research proved that thousands of consumers value greater choice and flexibility with their credit cards and rewards programs that adapt to their lifestyle. Chase Freedom was developed based on these findings.

What makes Chase Freedom Unique?

- ✓ Most rewards programs limit consumer rewards earning to bank-mandated categories and limit redemption options. Chase Freedom breaks that tradition by **giving customers the ability to earn in the Everyday categories in which they spend the most** on a monthly basis.
- ✓ With Chase Freedom's new statement credit feature, customers can put anything they want on their Chase Freedom credit card and apply their reward points to their next statement, letting them **spend rewards like cash.**
- ✓ Customers will **no longer have to wait for a check in the mail to access reward points or be limited to the items that are in the rewards catalog.**
- ✓ Chase Freedom uses a patent-pending technology that **auto adjusts consumer rewards** monthly.
- ✓ Customers take their earned rewards with them when changing between cash back and reward points, leaving nothing behind.

Chase Freedom Highlights

- ✓ Consumers earn the most where they spend the most.
- ✓ Only card that gives consumers the freedom to choose their rewards – cash back or reward 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.
- ✓ With the Chase Freedom statement credit, customers will be able to **use reward points more quickly.** Customers can now purchase, with their Chase Freedom credit card, anything they want as their reward – tickets to a ball game, dinner out on the town, the perfect outfit, etc. The customer can then apply their reward points to their next statement to pay for all or some of the reward.
- ✓ **blink^(SM)**-enabled, allowing fast and easy purchases through contactless payment systems at 90,000 merchant locations nationwide. Using Chase cards with **blink** reduces transaction time by as much as 40 percent, benefiting both consumers and merchants.
- ✓ The Chase Freedom line of products is now included in the **Chase Exclusives** program for Chase banking customers.
 - With Chase Exclusives, Chase checking customers receive better rates, more rewards and bigger discounts on many Chase products, including Chase Freedom.
 - A Chase Exclusives version of Chase Freedom is available in Chase retail branches for Chase checking customers. Customers receive accelerated (three percent vs. one percent) earn in their **top five** Everyday spend categories.
 - A Chase Exclusives version of Chase Freedom Plus is also available in Chase retail branches for Chase checking customers. Customers receive accelerated (three percent vs. one percent) earn in their **top six** Everyday spend categories, with no annual fee for Chase Premier Platinum Checking customers.
- ✓ Same flexibility and rewards earning power are also available in Chase Freedom for Business, a rewards card designed specifically for business customers' needs.
- ✓ Also offered to Hispanic consumers with an option to receive credit card applications, marketing materials and credit cards statements in Spanish, as well as bi-lingual customer service.
- ✓ Can be used by consumers anywhere Visa® and MasterCard® are accepted.



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How to Apply for Chase Freedom

Consumers may apply for **Chase Freedom** 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 in applying for the card and for more information.

What are the 15 categories?

- gas stations/convenience stores
- grocery stores
- department stores
- drug stores
- fast food and quick service restaurants
- movie theaters
- movie rentals
- dry cleaners
- health clubs & gym memberships
- beauty salons and spas
- pet supply stores and veterinarians
- local commuting expenses
- telecommunications
- utilities
- cable/satellite TV and Internet bills

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